

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
)	
Harald HINDERER et al.)	Group Art Unit: 3691
)	
Application No.: 10/766,863)	Examiner: Chucks N. Onyzia
)	
Filed: January 30, 2004)	Confirmation No.: 3915
)	
For: CREDIT MANAGEMENT SYSTEM)	
AND METHOD)	

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

AMENDMENT

In reply to the office action mailed December 9, 2009, the period for reply extending through March 9, 2009, please amend the above-identified application as follows:

Amendments to the Claims are included in this paper and begin on page 2.

Remarks begin on page 13 of this paper.